

# Health Insurance Exchange WV EFFORTS

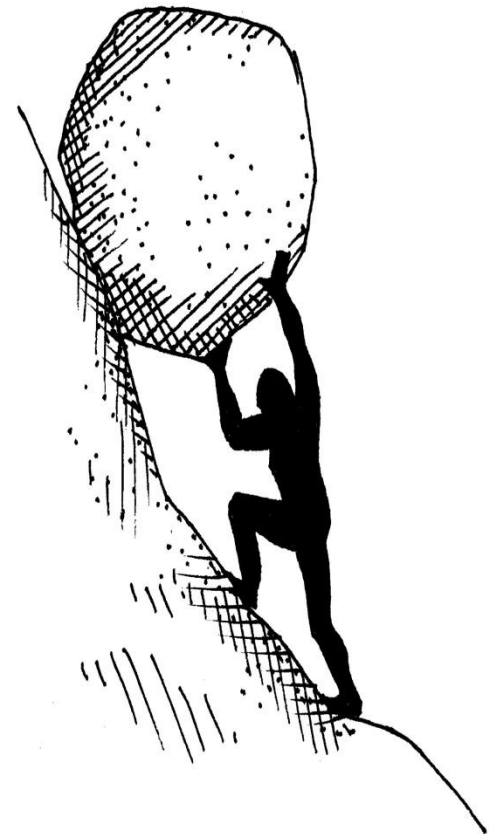
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# WV HIX WORK OUTLINE

1. WV Work Overview
2. Grants
3. Staff
4. Exchange Components
5. Exchange and Other Reforms

# STATE WORK ON EXCHANGE

- Need to work with multiple state and federal
- Need to work with multiple stakeholders
- Need to implement in conjunction with other reforms
- Limited Resources
- Limited Guidance
- Limited Time



# WORK TO DATE OVERVIEW

- Historical Research and review of past exchanges
  - Research of current exchange models
  - Concept discussions with other states
  - NAIC Exchange Subgroup member
  - Key contributor to NASHP exchange discussion
- Ongoing participation in NGA discussions
  - Technical Assistance from national think tanks/experts
  - Ongoing discussions with federal agencies
  - Ongoing discussions with constituent state agencies
  - Ongoing discussions with stakeholders

# WORK TO DATE RESULTS

- Submitted and received SHAP grant
  - Submitted and received PEG grant
  - NAIC passage of model legislation and contribution to white paper discussions
  - Contributed to NGA request for comment
  - Contributed to NAIC request for comment
  - Statewide Meetings
- Submitted 25 pages of comments to HHS on HIX
  - State spotlighted in national discussion
  - WV Request for Comment
  - Stakeholder engagement
  - Exchange Info Website
  - Developing RFPs
  - Staff development



# SHAP and WV EXCHANGE

U.S. Department of Health and Human Services



Health Resources and Services Administration

- Started exchange work with SHAP one month prior to passage of ACA
- SHAP originally served as core research and development resource
- Due to other grants, SHAP will now fund staff and education/ outreach

# PLANNING EXCHANGE GRANT

- Submitted Late August
- Award Received September 30
- Shared plans with several stakeholder groups but need more time from HHS
- Fairly aggressive work plan
- Leverage with SHAP and draw down next round of OCIO exchange grants for big ticket procurements

# PEG OBJECTIVES

- Consumer Survey
- Industry Survey
- Actuarial and Economic Assessment/ Model
- Policy Model and Planning Assessment

- Project Facilitation Contract
- Exchange Strategic Plan
  - Education and Outreach Plan
  - Technological Infrastructure Plan
  - Business Plan



# STAFF DEVELOPMENT

## Current Staff

- Health Policy
- Rates and Forms
- Consumer Service
- Information Technology
- Legal
- Finance
- Executive

## New Staff

- Health Insurance Attorney
- Education/ Outreach Spec.
- Procurement/Financial Officer
- Health Policy Researcher
- Insurance Program Spec.
- Office Secretary

# HHS RFC WV THEMES

## Themes

- State specific solutions
- Avoid prescriptive approach
- Expedited Guidance on IT
- Facilitate discussion but do not dictate
- Give states time to research before releasing rules
- Engage stakeholders



# WV CONNECT KEY CONCEPTS

## Key Functions

- Eligibility Portal
- Premium Aggregator
- Carrier Menu
- Standardized Enrollment Portal
- Premium Collection and Remittance
- Coverage Assistance Tool





# ELIGIBILITY PORTAL

## Key Functions

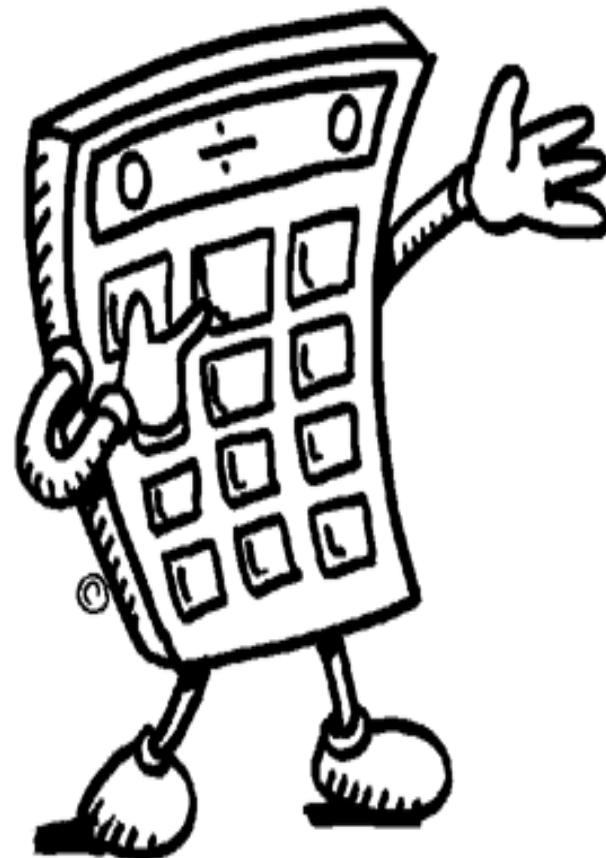
- Short Questionnaire
- Assess public plan eligibility
- Assess employer contribution
- Assess third part contribution
- Assess federal subsidy



# PREMIUM AGGREGATOR

## Key Functions

- Adds accounts contributing to premium
- Simplifies federal subsidy and employer contribution
- Allows for multiple account sources
- Simplifies consumer budgeting considerations





# CARRIER MENU

## Key Functions

- Allows consumer to compare and contrast plans
- Gives consumer option to get more information on specific plans and carriers
- Allows consumer to order and rank plans based on various metrics

Sort plans by: Benefits Package

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

	Monthly Cost	Annual Deductible	Annual Out of Pocket Max.	Doctor Visit	Generic Rx	Emergency Room	Hospital Stay
<b>YAP Low no Rx Benefits Package</b> 5 plans available <a href="#">Show Plans</a>   <a href="#">About YAP Low no Rx</a>	as low as <b>\$136</b>	\$2,000	\$5,000	\$25 copay	Not applicable	\$250 copay	annual deductible, then 20% co-insurance
<b>YAP Low with Rx Benefits Package</b> 5 plans available <a href="#">Show Plans</a>   <a href="#">About YAP Low with Rx</a>	as low as <b>\$163</b>	\$2,000	\$5,000	\$25 copay	\$15 copay	\$250 copay	annual deductible, then 20% co-insurance
<b>YAP High no Rx Benefits Package</b> 5 plans available <a href="#">Show Plans</a>   <a href="#">About YAP High no Rx</a>	as low as <b>\$168</b>	\$250	\$5,000	\$25 copay	Not applicable	\$250 copay	annual deductible, then 30% co-insurance
<b>YAP High with Rx Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About YAP High with Rx</a>	as low as <b>\$191</b>	\$250	\$5,000	\$25 copay	\$15 copay	\$250 copay	annual deductible, then 30% co-insurance
<b>Bronze Low Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Bronze Low</a>	as low as <b>\$219</b>	\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	annual deductible, then \$25 copay	annual deductible, then \$15 copay	annual deductible, then \$100 copay	annual deductible, then 20% co-insurance
<b>Bronze Medium Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Bronze Medium</a>	as low as <b>\$224</b>	\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$30 copay	\$10 copay	annual deductible, then \$150 copay	annual deductible, then \$500 copay
<b>Bronze High Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Bronze High</a>	as low as <b>\$229</b>	\$250 (ind.) \$500 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$25 copay	\$15 copay	\$150 copay	annual deductible, then 25% co-insurance
<b>Silver Low Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Silver Low</a>	as low as <b>\$272</b>	\$1,000 (ind.) \$2,000 (fam.)	\$2,000 (ind.) \$4,000 (fam.)	\$20 copay	\$15 copay	annual deductible, then \$100 copay	annual deductible, then no copay
<b>Silver Medium Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Silver Medium</a>	as low as <b>\$288</b>	\$500 (ind.) \$1,000 (fam.)	\$2,000 (ind.) \$4,000 (fam.)	\$20 copay	\$15 copay	\$100 copay	annual deductible, then no copay
<b>Silver High Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Silver High</a>	as low as <b>\$311</b>	None	\$2,000 (ind.) \$4,000 (fam.)	\$25 copay	\$15 copay	\$100 copay	\$500 copay
<b>Gold Benefits Package</b> 6 plans available <a href="#">Show Plans</a>   <a href="#">About Gold</a>	as low as <b>\$380</b>	None	None	\$20 copay	\$15 copay	\$75 copay	\$150 copay

# ENROLLMENT PORTAL

## Key Functions

- Simplifies system for purchasing coverage
- Streamlines and digitizes system for purchasing coverage



# PREMIUM COLLECTION

## Key Functions

- Collect from accounts for carrier
- Ease administrative burden on consumer and carrier
- Economy of scale



# COVERAGE ASSISTANCE TOOL



## Key Functions

- Assist consumers in determining best plan for their situation
- Would have to be optional and carry disclaimer
- Decision tree logic would have to be carefully developed and regularly updated



## OTHER WV EXCHANGE CONCEPTS

- Employer Exchange Kit
- Link to regional exchange/  
cross border coverage  
options
- Multi state vendor  
agreements
- Multi Exchange Access  
Points
- Market Risk Adjuster
- Exchange Tutorials

- Portability of Coverage
- Health Coverage Matrix
- Cost Compare Providers
- Review Carrier Complaints
- Review Provider Quality
- Consumer Assistance
- Agent Portal
- Stakeholder Surveys
- Exchange service tracking



# WV Exchange Governance

## Governance Proposal

Recommended that HIX exist within the State's insurance regulator

Recommended that HIX have board and that this board have autonomy to make policy decisions independent of the regulator

## Recommendation Rationale

- State Authority
- Accountability to citizens
- Administrative streamlining
- Regulatory Continuity
- Board supported but independent
- Effective model already exists with AccessWV

## EXCHANGE & OTHER STATE EFFORTS

### Interconnected Issues

- All Payer Claims Database
- Master Client Index
- Public Plan Eligibility
- Insurance Reforms
- Quality Improvement Initiatives

